



Health Insurance

101

Health Insurance

- Claims Payment
- Contract
- Laws & Regulations

Claims

- Self-Insured ERISA (ASO)
- Third Party Administrator (TPA)
- Purchaser/Employers

Contracts

**Not what is needed, wanted but what is
PURCHASED**

Purchasers

- Individual
- Employer Groups
 - 1-50 (small)
 - 50-100
 - 100+ (large)

**Comprehensive
Catastrophic**

Eligibility

Pre- Existing Conditions

- **Groups 1-50 9 months**
- **Groups 51+ 3 months**

Portability

180 days coverage-no break > 60 days

Office of Insurance Commissioner

- Regulatory/Oversight
- Contracts
- Brochures

State Mandated Benefits

Groups

Chemical Dependency

Mammograms

TMJ

Prenatal Testing

PKU

COB

Individual Mandate Comprehensive

Maternity

Prescription

COB

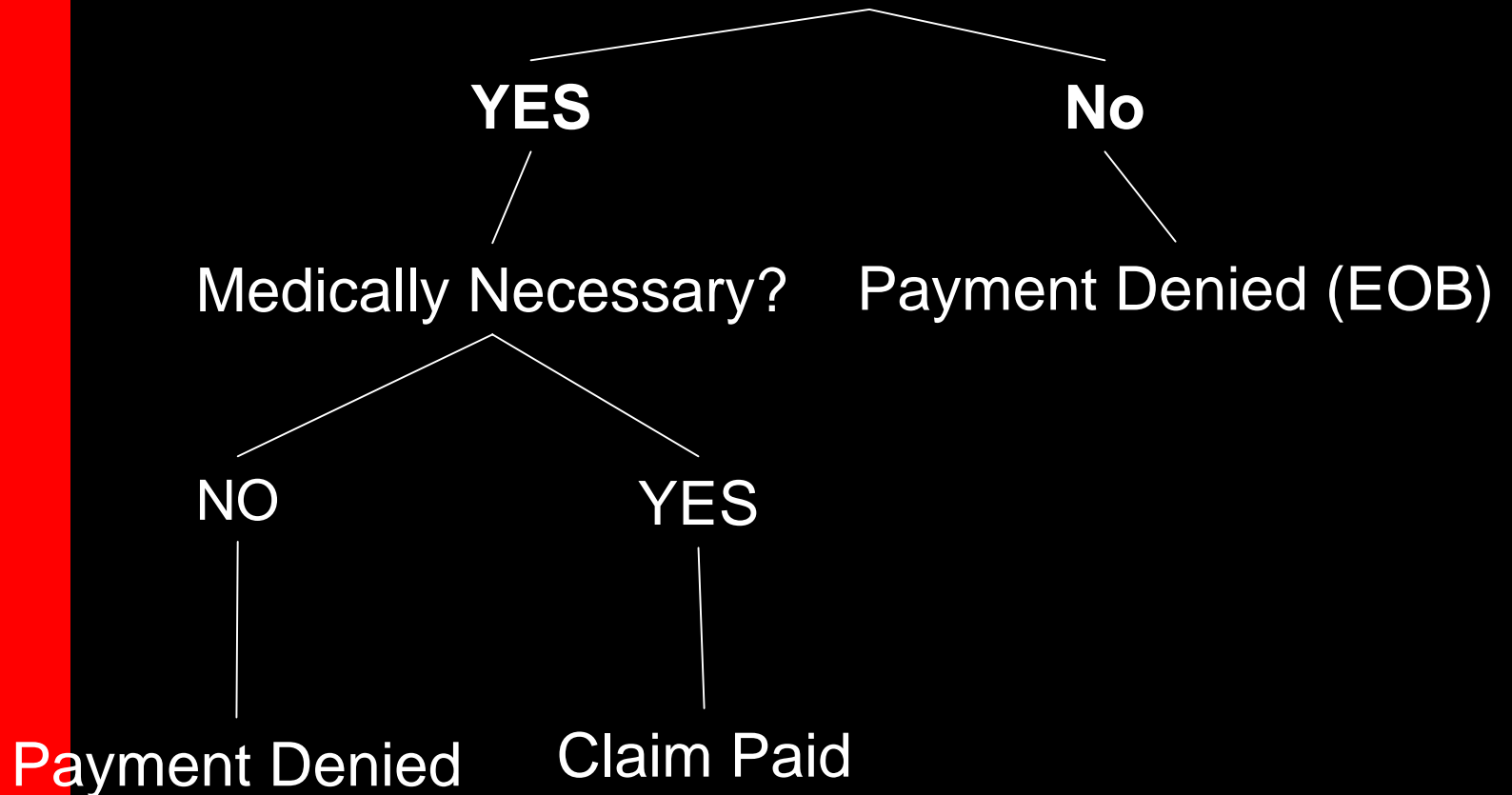
Negotiated Benefits

- Large Groups >100
- Pharmacy
- Hearing Aid
- Pre-Existing Conditions
- Infertility

Federal Laws

- Erisa
- Benefits
 - Mental Health Parity
 - Breast Reconstruction (Breast Cancer)
 - COBRA
 - Maternity
- Privacy Regulations/Laws
 - HIPAA

Benefits



Medical Necessary

- Definition
- Evidenced - Based Medicine
- Technology Assessment

Commonly Excluded Items

- Cosmetic
- Experimental + Investigational
- Convenience
- Sports

Appeals

State Laws - Patient Bill of Rights Purchaser

ERISA Groups
State - BHP, HO.
Federal Gov't

Accreditation Bodies

URAC
NCQA

Clarifications

HMO \neq Health Plan Insurance
Repertory:

Medical Records

Lab Results

Physician recommendation Service
Registries
Non-Profit VS. For Profit

Other Influences

- FDA
- HCFA now COMS
- AMA

Summary

- Health Insurance is a business
 - Highly Regulated
 - Complex, with Multiple Benefits Packages
(in one company)
- Multiple Customers
- Multiple Providers